

<b>Information to identify the case:</b>			
Debtor 1:	<b>Vincent G. Iannuzzi</b>		Social Security number or ITIN: xxx-xx-0696
	First Name	Middle Name	Last Name
Debtor 2:	<b>Kathleen M. Iannuzzi</b>		Social Security number or ITIN: xxx-xx-4702
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 10/24/19
Case number:	19-30081-ABA		Date case converted to chapter: 7 11/3/20

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Vincent G. Iannuzzi	Kathleen M. Iannuzzi
2. All other names used in the last 8 years		
3. Address	3360 W. Hollywood Circle Pennsauken, NJ 08109	3360 W. Hollywood Circle Pennsauken, NJ 08109
4. Debtor's attorney Name and address	Daniel L. Reinganum McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone 856-482-5544 Email: DanielR@McDowellLegal.com
5. Bankruptcy trustee Name and address	Maureen P. Steady 2 Kings Highway West Suite 102 Haddonfield, NJ 08033	Contact phone 856-428-1060

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 11/4/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>December 3, 2020 at 12:00 PM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<hr/>		
<b>Deadline to object to exemptions:</b>		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Vincent G. Iannuzzi  
Kathleen M. Iannuzzi  
Debtor(s)

Case No. 19-30081-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 04, 2020

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Vincent G. Iannuzzi, Kathleen M. Iannuzzi, 3360 W. Hollywood Circle, Pennsauken, NJ 08109-2365
518528540	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
518528541	+ Asset Maximization Group, Attn: Bankruptcy, Po Box 190191, South Richmond Hill, NY 11419-0191
518528542	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
518528545	+ E-R Fuel Co., Inc., ATTN: Linda Rupertus, Registered Agent, 44 Harvard Road, Audubon, NJ 08106-1298
518626976	Emergency Physician Associate of S. Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518528546	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518528547	+ Experian, PO Box 4500, Allen, TX 75013-1311
518528548	+ Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
518528549	+ First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave, Piscataway, NJ 08855-0055
518807303	MTGLQ Investors, L.P., P.O. Box 10826, Greenville SC 29603-0826
518528553	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518545222	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
518949078	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing as, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Roseland, NJ 07068-1640
518613076	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
518528555	+ PSE&G, 80 Park Plaza, Newark, NJ 07102-4194
518594169	+ Pinnacle Service Solutions LLC, 4408 Milestrip Rd, #247, Blasdell NY 14219-2553
518528556	+ Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518528557	+ Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518528558	State of New Jersey, Dept. of Labor and Workforce, Benefit Payment Control, PO BOX 951, Trenton, NJ 08625-0951
518528559	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518528561	+ TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: DanielR@McDowellLegal.com	Nov 04 2020 21:39:00	Daniel L Reinganum, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052
tr	+ EDI: FMPSTEADY	Nov 05 2020 02:03:00	Maureen P. Steady, 2 Kings Highway West, Suite 102, Haddonfield, NJ 08033-2117
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 04 2020 21:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 04 2020 21:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518528543	+ EDI: WFNNB.COM	Nov 05 2020 02:03:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518528544	+ EDI: CONVERGENT.COM	Nov 05 2020 02:03:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
518528550	Email/Text: alyse@ffcc.com	Nov 04 2020 21:40:00	First Federal Credit Control, Attn: Bankruptcy,

District/off: 0312-1

User: admin

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Date Rcvd: Nov 04, 2020

Form ID: 309A

Total Noticed: 36

			24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
518528551	+ EDI: AMINFOFP.COM	Nov 05 2020 02:03:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518528552	+ EDI: IRS.COM	Nov 05 2020 02:03:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518542957	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2020 21:38:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518528554	+ Email/Text: bnc@nordstrom.com	Nov 04 2020 21:40:16	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
518629403	+ EDI: JEFFERSONCAP.COM	Nov 05 2020 02:03:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518624082	EDI: Q3G.COM	Nov 05 2020 02:03:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518528560	Email/Text: tax@twp.pennsauken.nj.us	Nov 04 2020 21:40:00	Township of Pennsauken, Attn: Tax Office, 5605 N. Crescent Blvd, Pennsauken, NJ 08110

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518932668	*+	MTGLQ Investors, L.P., P.O. Box 10826, Greenville SC 29603-0826

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 06, 2020

Signature: /s/Joseph Speetjens